

**Commonwealth of Kentucky
Public Protection Cabinet**

For Immediate Release

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DOI TAKES ACTION AGAINST GLOBAL HEALING SOCIETY
Unauthorized insurer ordered to pay \$30,000, cease operations

FRANKFORT, Ky. (Oct. 1, 2008) – Under an order issued by the Kentucky Department of Insurance (DOI), the Global Healing Society, of Puyallup, Wash., would pay a \$30,000 civil penalty and cease operating its unauthorized insurance business in the commonwealth. In addition, the order requires Global Healing to make restitution to any consumer who has purchased or enrolled in one of its products and to supply a list of those individuals to DOI.

The entity may appeal the order within 60 days and request a hearing.

The Global Healing Society, also known as Global Healings Society, Vessell Assurance and The Auto Bond, is run by Joseph Michael Gardinier and offers “cooperative assurance programs.” According to the order, the entities have acted as an insurance company without the proper certificate of authority and have offered a wide range of products via various Web sites.

DOI and other states have investigated and taken action against these entities in the past. An earlier Kentucky case involved the sale of “auto bonds,” which The Auto Bond claimed was a viable substitute for mandatory automobile insurance. Consumers paid an annual membership fee and were told the members would pay any auto claims.

Most recently, DOI was contacted when a man offered a card from Vessell Assurance as proof of insurance when attempting to register his vehicle at the Johnson County Clerk’s office.

“So often these entities will pop back up with a new name and take advantage of a new group of consumers,” said DOI Commissioner Sharon P. Clark. “This is why we urge consumers to contact us before purchasing coverage to be sure the entity is properly licensed.”

The Department of Insurance is an agency of the Public Protection Cabinet.